

MINUTES OF THE ANNUAL GENERAL MEETING

16TH OCTOBER 2025

ROYAL STATION HOTEL, CARNFORTH

1. Present

Don Forrester (DF), Fran Butler (FB), Yvonne Hargreaves (YH), Alan Bradley (AB), Luis Eckersley (LE), Bryan Knowles (BK), Tony Moss (TM), Peter Brough (PB), Ian Catterall (IC), Ian Diffenthal (ID), Phil Storer (PS)

Guest Speakers: Neil Walsh (NW) – Head Office Pensions Officer

2. Apologies for Absence

Michael O'Connell, Roger Ducat, Roly Guegan, Steve Bradley, Gordon Routledge, Willie Reid, John Burrows & John Jenkinson

3. Minutes of Last Meeting (17th October 2024)

The minutes were approved, and accepted as a true record.

4. Matters Arising:

- a) Retired Members Obituaries – Following intervention from the Chairman and his discussions with John Ferrett, it has been confirmed by Prospect IT, that the obituary list can be accessed using the link: <https://union.prospect.org.uk/pros-obituary.html>. Members will need to login to access the information.
- b) Availability of Prospect Guest Speakers – In response to action GM2501 from the General Meeting (10th April 2025), FB wrote to Jez Stewart expressing the NWRMG's disappointment. The NWRMG recognise that our officers have time constraints, made only worse by the travel limitations, and we would like to thank Neil for his attendance, it is very much appreciated.
- c) Email to Mike Clancy (MC) – In response to action GM2503B from the General Meeting (10th April 2025), FB wrote to MC explaining our concerns regarding the apparent lack of response/action. MC kindly intervened and replied saying that he had passed our concerns on to his colleagues and, that we should expect a response.

Update: Jez Stewart and Neil Walsh have prepared an explanatory note (September 2025) which is available on the Prospect website:

<https://mx.prospect.org.uk/e/t/c/83246895-1E55-4F16-A483757F4DFBB38E/?link=17D87B0D-78D2-44D4-A7393A2C2D54896B>. This and

<https://prospect.org.uk/article/how-should-i-respond-to-a-request-for-repayment-of-overpaid-pension/> will likely be of interest to members who are affected by the GMP reconciliation.

- d) Retired Members Group SOC Election(s) – With a large vote in favour, the secretary Fran Butler, was elected to the RMG Standing Orders Committee and will therefore not be part of the 2026 NWRMG delegation. She is also disqualified from the post of National Committee deputy.

North West Retired Members Group (NWRMG)

5. RMG ADC 2025 Delegate Report

A written report was included in the minutes of the General meeting (10th April 2025), which was distributed to all NWRMG members soon afterwards. The chairman agreed to circulate the final Actions Taken report to all members, through northern office, as soon as it becomes available.

Action AGM2501 – DF to circulate the Actions Taken Report to members.

6. Nominations for Branch Officials (ratified by AGM)

- a) Chairman – Don Forrester
- b) Secretary – Fran Butler
- c) Delegates to RMG ADC – Ian Driver & Yvonne Hargreaves
- d) NWRMG Committee Members - Don Forrester, Fran Butler, Alan Bradley, Ian Driver, Luis Eckersley & Yvonne Hargreaves
- e) National Committee Area Representative – Don Forrester
- f) Deputy National Committee Area Representative – Ian Driver.

7. Guest Speaker – Neil Walsh

Originally scheduled for 11am, this item was taken first to allow Neil adequate time, to prepare for a subsequent meeting.

Neil provided a detailed update on a number of pensions related issues, as follows:

- a) Pension increases – Occupational increases are not necessarily automatic. In fact, there was no requirement for increase before 1997. The 5% cap and whether employers are prepared to exceed it, is a matter of contention but 5% remains the norm. Likely due to misinformation about working age benefits, this issue remains firmly on Prospect's radar.
- b) Triple Lock – An issue that is of particular importance, and one which successive governments have threatened to change, will be protected for the time being, as it featured in Labour's manifesto. However, it will not apply to the September 2025 increases. Triple Lock, which only applies to part of the pension income, is affected by the date that SP comes payable. For example, CPI has been used in the calculator since 2010, rather than the higher RPI. Neil went on to explain that, although Prospect policy is to 'protect' the Triple Lock, Prospect recognises that change may be necessary as ultimately, the use of Triple Lock could result in the State Pension being higher than average earnings.
- c) Prospect submission
- d) State Pension Age Increase – Actuarial assessment of life expectancy will likely result in further changes – always determined by affordability.
- e) GMP reconciliation – Since the affected members were unable to attend, FB put a number of questions to Neil on their behalf. These questions are particularly relevant to the GPS section of the CNPP and the notification by Trustees that members had been overpaid, some up to £10K. Neil was able to answer most of the questions in the time available but, in order that FB could correctly record Neil's answers and, as the Chairman suggested prior to the meeting, FB offered to send the questions to Neil after the meeting.

Action AGM2502 – FB to send a full list of questions to Neil for his comment(s).

The chairman and attendees wish to formally thank Neil for his presentation and, for rearranging his meetings to allow him to be with us in person.

Update: The questions were sent to Neil with a request for his notes to facilitate preparation of the minutes, and ensure that the issue was fully and correctly reported.

Neil replied to say that members would be best not to concern themselves with, what are currently, hypothetical issues. In the unlikely event that the Trustees decide to reclaim past overpayments, what really matters is that members are armed with the points needed to contest that decision. Prospect have advised members, who have been in contact, on the points needed when submitting a complaint and, they are awaiting the outcome. If complaints are successful, concerns will have been dealt with. If they are not successful, Prospect will then know the basis on which they have been rejected, and can assess the potential arguments for appeal, with a view to advising members about next steps.

North West Retired Members Group (NWRMG)

8. Motions to the RMG ADC 2026

No motions were presented.

Action AGM2503 – FB to complete the RMG ADC 2026 Calling Notice/Nomination Form and forward it to rmg@prospect.org.uk (Doncaster office).

9. Prospect Biennial Conference

The 2026 Biennial Conference will be held in Brighton in June. Dates have yet to be announced and details will follow, as soon as they are available.

As the newly elected Deputy National Committee Area Representative, Ian Driver will be attending the upcoming conference. The National Committee will be nominating FB to attend as a conference helper.

For all enquiries regarding National Conference, members can email nationalconference@prosdpect.org.uk or call head office on 020 7902 6703.

10. General Discussion

- a) Privatisation of the Defence Industry – concerns remain regarding the use of defence land and promised levels of employment, that come to nothing. An ongoing issue which will likely be the subject of future conference motions, particularly at the national level.
- b) Pensions – concerns over the possible changes in the tax threshold and how the chancellor will fill the £21B deficit.
- c) WFA – Payments will be made to pensioners earning less than £35K but this will be limited, in most cases, to £100 per person and £200 per household.

11. AOB

- a) Assistance following Bereavement – In response to a question about possible support from Prospect, FB agreed to contact NO/HO to ascertain whether legal services are available.

Action AGM2504 – FB to investigate and report back

Update: FB emailed Jez Stewart and he confirmed that members are entitled to a free half-hour advice, which should be sufficient for questions concerning bereavement, or indeed any other non-employment related issues.

The Prospect website indicates that members should either; call the Member Contact Centre on 0300 600 1878, email ProspectLegal@prospect.org.uk or, for more complex issues, (excluding advice on employment rights at work) phone Prospect lawyers' legal advice line on 0800 587 1278. You will need your membership number, and a brief outline of the issue(s), ready when you ring. See <https://union.prospect.org.uk/resource/a-guide-to-prospectbectu-legal-advice.html> where 'A guide to Prospect/Bectu Legal Advice' can be downloaded.

12. Dates of 2026 Meetings:

Proposed dates, with all meetings to be held at The Royal Station Hotel, Carnforth, were agreed as follows:

- a) 23rd April 2026 - General Meeting
- b) 20th August 2026 - Committee Meeting
- c) 15th October 2026 - Annual General Meeting (AGM)

Fran Butler
Secretary Prospect NWRMG

28th November 2025